

STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

L. Tim Wagner
Director



Mike Johanns
Governor

CONTINUING EDUCATION

GUIDELINES/PROCEDURES/REQUIREMENTS FOR SUBMITTING COURSES FOR APPROVAL

Pursuant to Neb.Rev.Stat. §44-3905, R.R.S. Supp. 1982, the Director of Insurance may approve those courses, lectures, seminars, or other instructional programs which would be beneficial in improving the product knowledge or service capability of licensees.

Any person, company, trade association, agents association, college, insurance education institution, or other person or corporation may submit courses for approval.

Courses which shall be deemed to meet the Director's standards for continuing education requirements are:

1. Any course or program of instruction or seminar developed and/or sponsored by any authorized insurer, insurance education institute, recognized agents association, or insurance trade association, or any independent program of instruction, shall, subject to the approval of the Director, qualify for the equivalency of the number of credit hours assigned thereto by the Director.
2. Any correspondence course approved by the Director shall qualify for the equivalency of the number of credit hours assigned thereto by the Director.
3. Any insurance-related course approved by the Director and taught by an accredited college or university shall qualify for the number of credit hours assigned thereto by the Director.
4. A person teaching or lecturing an approved course shall qualify for the same number of credit hours as would be granted a person taking and successfully completing such course.

Procedure and Guidelines

A course, program, or seminar must be submitted to the Department for approval prior to being offered. Requests for approval are to be submitted to the Department 30 days in advance of an offering. Courses cannot be advertised in any manner as approved unless approval has been granted in writing.

Fee

A (non-refundable) fee of \$50.00 must be remitted with each request for approval of a new or revised continuing education training program.

Duration

A course submitted for approval must consist of a minimum of one hour of course instruction.

Courses must be submitted on the Request For Approval form, DOI-CEREQ, enclosed herein, and must be submitted in duplicate, together with one copy of the outline of the course instruction.

The following information must be submitted on each Request For Approval form:

- | | | | |
|----|---|----|---|
| a. | Name of course sponsor | i. | Method used to verify attendance |
| b. | Address | j. | Length of course |
| c. | Name and phone number of contact person * | k. | Class schedule |
| d. | Course title | l. | Bibliography |
| e. | Date | m. | Name and qualification of instructors |
| f. | Location | n. | Signature of course sponsor's representative* |
| g. | Subject matter covered | o. | Credit hours requested |
| h. | Method used to determine positive achievement | | |

- * Each company is allowed to appoint two individuals as the contact person and/or two individuals authorized to sign the Certificates of Completion. It is preferred, but not necessary, to have the same individuals appointed as the contact person and as the authorized representative to sign the certificates. When filling out the Certificates of Completion, it is necessary to have an original authorized training representative's signature on each certificate. This signature may not be photocopied, stamped, or signed and initialed by another individual. Signatures should be in blue, red or any color other than black ink.

Topical Outline

The topics covered in the course should be listed individually and under each separate topic, you should then give a summary of the instruction given and the material, covered under that particular topic heading. The time allotted for each topic must also be shown.

An outline used by the class instructor may be helpful in presenting the type of outline needed. A list of the subjects covered, with no other details, would not be acceptable. An example of a satisfactory outline structure would be as follows:

10:45 a.m. - 12:15 p.m. Jones (Instructor) 90 min.

Joint Tenancy & Tenants in Common; Corporate & Partnership Structures

Explanation of the differences of joint tenants with rights to survivorship and tenants in common with regard to ownership in real estate, checking accounts, US Gov't bonds, and other personal property. Explanation of the corporation structure, advantages and disadvantages. Discussion of General Partnerships, advantages and disadvantages and comparison of Limited Partnership with explanation of gifting techniques of Limited Partnerships.

It is necessary to indicate on the outline any breaks given as credit hours are granted on the basis of a 50 minute hour. The number of hours approved will not include time spent on meals breaks and other unrelated activities.

Approved Courses - Loss of Certification

The certification of a course as an approved course may be suspended by the Director if he determines that;

The program teaching method or program content has been changed without notice to the Director and the Director's recertification;

A certificate of completion is or has been issued to any individual who did not complete the approved course in accordance with the standards furnished for certification; or

Certificates of completion are not given to all individuals who have satisfactorily completed the approved course in accordance with the standards furnished for certification.

Records are not maintained of the certificates issued.

Improprieties have occurred in connection with the classification, application for certification, maintenance of records, teaching method, program content, or issuance of certificates for a particular course or program.

There has been a failure to give prior notification of course dates, course locations or authorized signatures to the Director. Notification of dates and location must be provided at least two weeks prior to the date the course commences.

Where it is determined that improprieties have occurred in connection with a course which is no longer offered by a particular course sponsor, the Director may suspend certification of existing approved courses offered by such sponsor for a period of time consistent with the severity of the impropriety.

The reinstatement of a suspended or revoked certificate may be made upon the course sponsor furnishing satisfactory proof that the conditions responsible for the suspension or revocation have been corrected.

Records Requested

A course sponsor must maintain records of the most recent four years of the certificates of completion issued. Such records must identify the following:

1. Agent's, broker's, or consultant's full name.
2. Agent's, broker's, or consultant's social security number.
3. Course title.
4. Date of course.
5. Category of course.
6. Course identification number.
7. Number of credits earned.

Certificate of Completion

The course sponsor must certify the credit hours earned on Form DOI-8CC, Certificate of Completion (attached). The Certificate of Completion form may be reproduced by the course sponsor; however, reproductions must be identical to the State form.

The course sponsor should deliver the completed certificate(s) of completion to the licensee for subsequent delivery to the Nebraska Department of Insurance. Each licensee shall, on or prior to his or her due date, and only upon earning the total credits required for the current two-year period, mail the original certificate(s) of completion to the Nebraska Department of Insurance. A \$5.00 filing fee must accompany the certificate(s), when submitted to the Department.

Course Repetition

An agent, broker, or consultant may not repeat a course within a four year period. An individual may repeat a course after four years have lapsed and receive the maximum credits designated for such course.

Educational Requirements

Educational requirements apply to resident licensees only.

Line 1 <u>Property and Casualty</u> 21 hours	Line 8 <u>Assessment Association</u> 12 hours	Line 2 <u>Life and Annuities</u> 6 hours
Line 3 <u>Variable Contracts</u> 6 hours	Line 4 <u>Sickness, Accident and Health</u> 6 hours	Line 6 <u>Title</u> 6 hours
Line 9 <u>Miscellaneous</u> <u>Limited Lines 5-12 & 15-19</u> 6 hours per line (maximum 21 hours)	Line 7 <u>Crop only ***</u> 3 hours	Limited Line 14 <u>Fidelity and Surety</u> <u>only ***</u> 3 hours

***Licensees licensed in Line 7 Crop insurance only or Limited Line 14 Fidelity and Surety insurance only must complete 3 hours of continuing education credit hours every two years. **However, if the licensee is licensed in any other line of insurance that requires continuing education credit hours, the credit hours required for Crop insurance and Fidelity and Surety insurance is 6 credit hours for each line.**

Insurance consultants and brokers shall be required to complete 21 hours of continuing education activities and 3 hours of approved continuing education activities on insurance industry ethics in each two-year period. No licensee shall be required to complete more than 24 cumulative hours in any two-year period.

Ethics Requirement

In each two-year period commencing on or after January 1, 1994, licensees required to complete approved continuing education activities under subsection (1) of this section shall, in addition to such activities, be required to complete six hours of approved continuing education activities on insurance industry ethics, except that licensees qualified to solicit title insurance only or crop insurance only or fidelity and surety insurance only shall be required to complete three hours of approved continuing education activities on insurance industry ethics.

Nebraska Continuing Education Evaluation Forms

It is requested that the attached Nebraska Continuing Education Evaluation be made available to all participants of programs, courses or seminars approved for continuing education credit. Please advise individuals that these forms are available and that comments and opinions are welcome. Completed Evaluation forms should be mailed to:

State of Nebraska
Department of Insurance
941 "O" Street, Suite 400
Lincoln, Nebraska 68508-3639

Do not submit any books or manuals when submitting a course of instruction for approval. We may, at some future date, request such educational material.

The following are examples of subjects that most likely will qualify for credit:

- a. Policy contents
- b. Proper use of products
- c. Rating
- d. Tax laws (related to license)
- e. Technical information related to the license
- f. Nebraska Insurance Statutes and Rules

The following topics are examples of subjects that will not qualify:

- a. Prospecting
- b. Motivation
- c. Sales
- d. Psychology
- e. Recruiting
- f. Subjects not related to the insurance license

Ethics

Definition: The rules or standards of conduct governing the members of a profession.

Types of information that may apply to the ethics requirements:

Related law-problem areas that deal with specific types of coverages

Fraud

Misrepresentation

Twisting

Controlled business (selling to cover needs only)

Field underwriting

Replacement of insurance coverage

Contract Law

E&O Insurance

Consumer Protection

Professionalism and Ethical Standards

Unfair Trade Practices

Unfair Claims Settlement Practices

Deceptive Practices

Instructors

The qualifications and experience of each instructor must also be listed individually in the request for course approval.

Date, Time, Place

If possible, we would like to have the date, time and place where the course will be given. If this information will not be known until a later date, the course may be submitted for approval and the Department advised later when and where the course will be given and the names of previously approved instructors who will be conducting the course. Once a program has been approved, it is necessary to submit two weeks advance written notification to the Department of the time, date and location of any presentations of the course if credit is to be granted.

Credit Hours

A credit hour is the measure of credit that the Department will assign to an approved course. The actual classroom or contact time will be used as a guide in assigning credit hours. Credit hours are based on a 50 minute hour. Partial credit is not granted for partial attendance of an approved course.

For an approved program of independent study, the credit hours will be equal to the credit hours that would be assigned to an equivalent classroom approved course.

Classification of Courses

Approved courses will be assigned at least one of the classifications as follows:

- | | |
|----------------------------------|------------------------|
| 1. Life and Annuities | 5. Crop |
| 2. Sickness, Accident and Health | 6. Title |
| 3. Variable Contracts | 7. Fidelity and Surety |
| 4. Property/Casualty | 8. General |
| | 9. Ethics |

A course may be assigned more than one classification.

A course assigned a property/casualty classification may apply towards satisfying the credit hours for agents licensed in lines (1) Property/Casualty (9) Assessment Association and (10) Miscellaneous Limited lines 5-12 and 15-19 provided the course relates directly to the line or lines of insurance in which the individual is license. Please refer to the chart below for the listing of lines:

5. Fire and Allied Lines
6. Automobile Liability and Physical Damage
7. Comprehensive Personal Liability
8. General Liability
9. Marine and Transportation
10. Workmen's Comp.
11. Credit
12. Burglary and Theft
15. Homeowners' Multiple Peril
16. Farmowners' Multiple Peril
17. Commercial Multiple Peril
18. Plate Glass
19. Boiler and Machinery

A course assigned a general or ethics-general classification may apply towards satisfying the credit hours for agents licensed in any line of insurance.

The Department will review all courses submitted within 30 days and act as follows:

1. The Department will grant approval and assign credit hours.
2. The Department may deny approval and list the reasons for disapproval.
3. If the approval of a course or program of instruction has not been ruled upon 30 days after the course was filed for approval, it shall be deemed to be an approved course. However, the Director may extend the period allowed to review a course by giving written notice prior to the expiration of 30 days from the date of filing. However, such extension shall not exceed a total of 60 days from the date of filing.

Courses must be completed during the two-year period for which the credit hours will be applied towards.

DEPARTMENT OF INSURANCE

L. Tim Wagner

Director



Mike Johanns
Governor

CONTINUING EDUCATION REQUEST FOR APPROVAL OF TRAINING PROGRAM

Pursuant to Nebraska Revised Statutes §44-3901-3908

COURSE SPONSOR:

Name

Address City State Zip

Contact Person Telephone Number

Course Title Course Date

Course Location (Street Address, City, State, Zip) Please check a box below

Seminar ____ / Self Study ____

Method Used to Determine Positive Achievement

Method Used to Verify Attendance

NOTE: An outline of the course instruction must be attached to this form.

Bibliography (Types of policies, forms, or other support materials used)

Name(s) and Qualifications of Instructor(s)

Number of Education Credits Requested,
and Classification You Are Requesting.

Signature of Course Sponsor's
Representative(s) who will
sign the Certificate of Completion.

Typed Name Sign Here

Classification Hours

Typed Name Sign Here

STATE USE ONLY

_____ Approved _____ Disapproved

Approved Credit Hours & Classification _____

Course I.D. Number _____

Comments:

Signed

Date

Nebraska will not approve the course content of sales or marketing for continuing education credit.

NEBRASKA CONTINUING EDUCATION EVALUATION

Course Sponsor

Date of Course

Course Title and Number

Please complete the following and return it to the State of Nebraska, Department of Insurance, 941 "O" Street, Suite 400, Lincoln, NE 68508-3690.

Thank you!

A. SUBJECT CONTENT:

	Too Much	Balanced	Not Enough
1. Theoretical	_____	_____	_____
2. Practical	_____	_____	_____

B. SUBJECT LEVEL:

Too Elementary	Correct	Too Advanced
_____	_____	_____

C. PRESENTATION:	Excellent	Good	Fair	Poor
1. Delivery	_____	_____	_____	_____
2. Visual Aids (If applicable)	_____	_____	_____	_____
3. Manual	_____	_____	_____	_____

D. Please rate your overall reaction to this instructor, considering content, delivery, and general overall effectiveness. Please circle the appropriate number on the scale.

Excellent	Good-Fair					Poor			
10	9	8	7	6	5	4	3	2	1

E. Other Comments or Suggestions for Improvement:

Certificate of Completion

Continuing Education for Nebraska Agents, Brokers, and Consultants
Neb. Rev. Stat. §§44-3901 through 44-3908

Name of agent, broker, consultant

License Number or National Producer Number

Street Address

City

State

Zip Code

Course Title: _____

Number of credit hours earned _____

_____ Life

_____ Sickness/Accident/Health

_____ Variable Contracts

_____ Property/Casualty

_____ Life & Health

_____ Crop

_____ Title

_____ Fidelity & Surety

_____ General

_____ Ethics

Date of course: _____

Nebraska course identification number: _____

Name of sponsor: _____

Training course as approved by the Nebraska Department of Insurance pursuant to §44-3905.

I, hereby certify that the individual named herein has successfully completed the above mentioned course.

Date

Signature of Authorized Training Representative

Please Read Carefully

Only Department of Insurance Form DOI-8CC, Certificate of Completion, will be accepted as evidence of completion of an approved course.

The agent, broker, or consultant must submit his or her **original** Certificate(s) of Completion only after **all** the credit hours required have been earned for the most recent two-year period. The Certificate(s) of Completion should be mailed to the Department of Insurance, 941 "O" Street, Suite 400, Lincoln, NE 68508.

The Certificate(s) of Completion will be returned to the licensee's business address either approved or disapproved. The licensee must maintain the Certificate(s) of Completion for the most recent four-year period.

Pursuant to the passage of LB583, a check in the amount of \$5.00 must accompany the Certificate(s) of Completion when submitted to the Department.